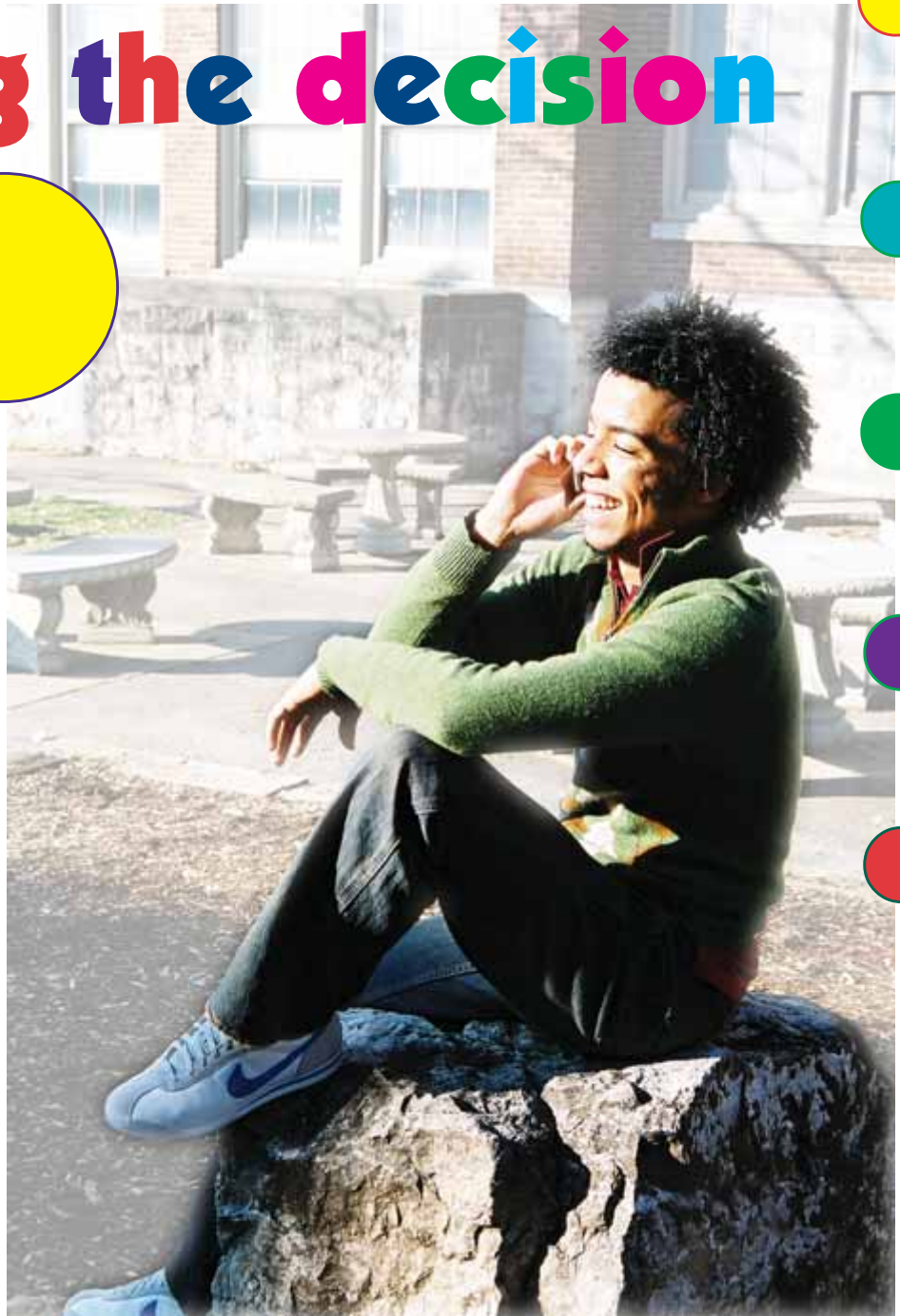


Making the decision



- 3 get a plan
- 4 don't hold back
- 5 step in tune
- 6 college 101
- 8 kees to learning
- 10 sharpen your chances
- 11 national testing dates
- 12 what to do...
- 13 ...and when to do it
- 14 admissions
- 15 gohigherky.org
- 16 campus visits
- 18 scams
- 20 decisions, decisions



Education past high school can be as much or as little as you want! You could attend trade school, technical school or a two-year or four-year college after graduation.

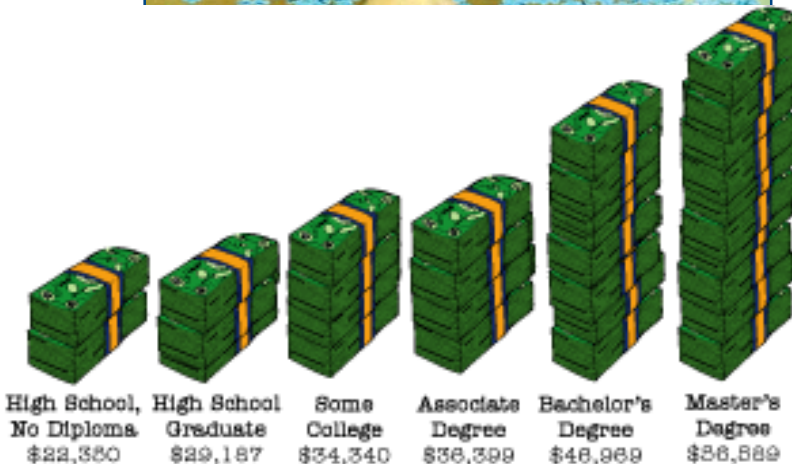
Going to school after graduation may be the last thing you want to hear about. But attending college after you earn your high school diploma increases your job opportunities, your earning power and your ability to enjoy a better life.

Get a bachelor's degree, and you can make almost \$17,782 a year **more** than your friends with just a high school diploma.

Do the math: \$17,782 times a 30-year career equals over half a million dollars! (\$533,460 to be exact). Even if you don't like math, you have to love that!

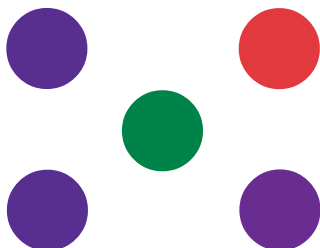
Information from the U.S. Census shows median earnings increase depending on your level of education:

- An associate degree can mean 25 percent more income than just a high school diploma.
- A bachelor's degree can mean 61 percent more income than just a high school diploma.
- A master's degree can mean 194 percent more income than just a high school diploma.

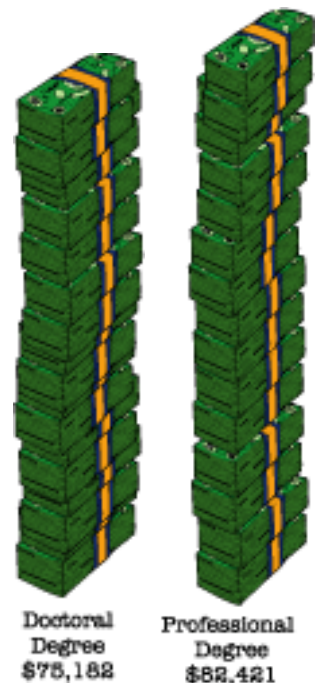
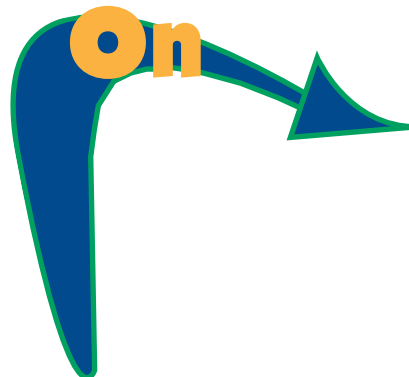


These piles of money could be yours, based on your level of education. They show the 2002 median earnings of people over age 25 who work year-round at a full-time job. A median is a middle value, so the number of people earning less than the median is equal to the number of people earning more than the median.

Median Earnings by Educational Level (From Current Population Survey, U.S. Census Bureau, March 2002)



pile it



don't hold back

You already know pursuing more education or training can mean more money in salary over your lifetime. But what else is holding you back from a plan for your future?

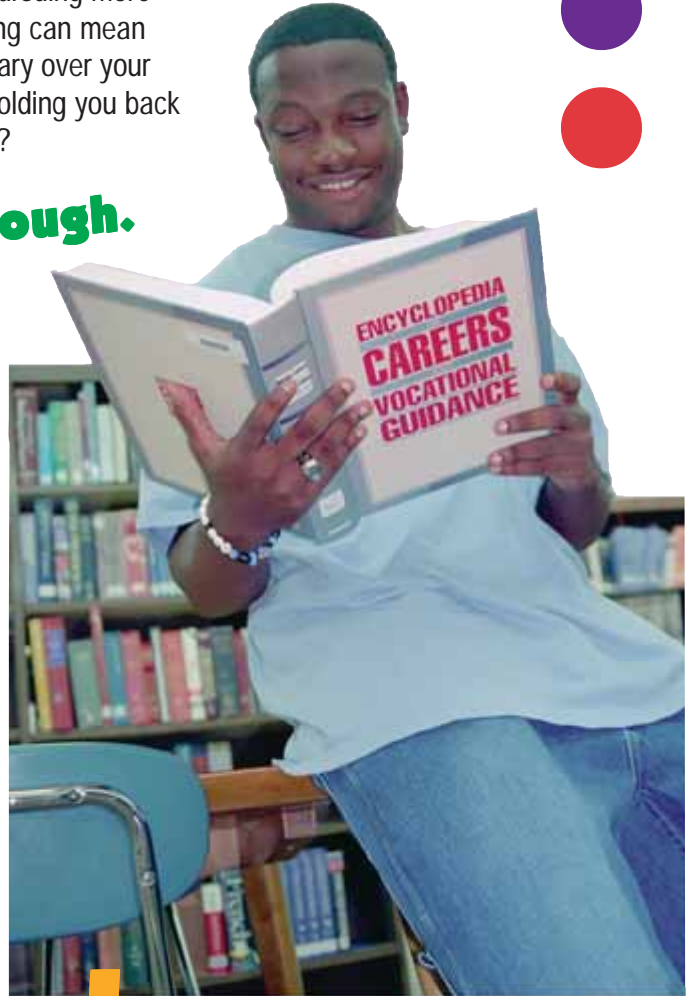


My grades aren't good enough.

Good grades **are** important. The better your grades are, the better the chance you can get into the school and program of **your** choice. If your grades aren't the best, you still have time to bring them up.

Good grades can also mean money for college. As a Kentuckian, each year you make at least a 2.5 GPA, you are eligible for a Kentucky Educational Excellence Scholarship (KEES). See pages 8–9 for more information about KEES.

But colleges don't just look at grades and test scores when making admission decisions. Extracurricular activities, talent in arts or sports and community service can also play a part. So, not going to be the valedictorian next year? Plenty of successful college students weren't either!



I can't afford it.

Accentuate the negative... then consider the flip side!

If you know what you don't like, chances are you know what you **DO** like. Talk with people whose careers or jobs interest you, asking where they went to school and what they thought of the program they took. Ask your parents, guidance counselor or librarian for help in your career quest. Ask what school they attended. Develop a list of schools you are interested in and contact them for more information. What tests and qualifications are required for admission? Know your options!

Most college students and their families don't write a check for their college education. Financial aid is available and is based on your family's ability to pay for college. Besides, after looking at how much more an education can pay you over a lifetime, how can you **NOT** afford it? Talk with your high school guidance counselor. Read *Getting In*, a book KHEAA distributes to seniors. It lists admissions, costs, financial aid and academic program information for Kentucky colleges. You can also check out *Affording Higher Education*, a KHEAA book that lists over 3,500 financial aid sources available. Both books are available at www.kheaa.com.

Every plan has to have its first steps. Once you decide the general career direction you want to pursue, meet with your guidance counselor to discuss what classes you should take to fit into your higher education goals.



Are you on the right track?...

Review the following high school graduation requirements. The Precollege Curriculum is the **minimum** requirement for Kentucky bachelor's degree programs at public universities. Other schools may require more courses for admissions to certain programs, like engineering or nursing. If you are interested in a program of study not offered in Kentucky, you may want to check out the Academic Common Market on page 14.

KENTUCKY HIGH SCHOOL GRADUATION REQUIREMENTS		
Subject	Diploma Requirements Source: Kentucky Department of Education	Precollege Curriculum Source: Council on Postsecondary Education
Language Arts	4 credits: English I, II, III and IV	4 credits: English I, II, III and IV or AP English
Mathematics	3 credits: Algebra I, geometry and one elective	3 credits: Algebra I, II and geometry
Science	3 credits from the following content areas: Life science, physical science and earth/space science	3 credits: Credits to include life science, physical science and earth/space science (at least one lab course)
Social Studies	3 credits from the following content areas: U.S. history, economics, government, world geography and world civilization	3 credits from the following content areas: U.S. history, economics, government, world geography and world civilization
Health	1/2 credit	1/2 credit
Physical Education	1/2 credit	1/2 credit
History and Appreciation of Visual and Performing Arts	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content	1 credit: History and appreciation of visual and performing arts or another arts course that incorporates such content
Foreign Language		2 credits or demonstrated competency
Electives	7 credits	7 credits: (5 rigorous)*

* Rigorous electives should have academic content at least as challenging as that in courses required in the minimum high school graduation requirements. These electives also should be in social studies, science, math, English and language arts, arts and humanities, foreign language and above the introductory level in agriculture, industrial technology, business, marketing, family and consumer sciences, health sciences, and technology education and career pathways. Electives in physical education and health are limited to one-half unit each.

college 101

Start thinking about what you may want to study in college. No ideas? Don't worry. A college education can help narrow your interests. Although some college majors lead to a specific job, others are general enough to apply to many jobs.



Ask yourself a lot of questions

Think now about what you may want to major in college. It can save time — and possibly money — in planning your higher education. Some college majors, like medicine, have a specific, strictly defined course load. Other majors, like journalism, are less structured but may require a minor course of study.

Knowing the general major you want can also help with your college selection, since some programs at Kentucky colleges are nationally recognized or well-respected.

 **Major:** A group of classes in one subject or field leading to a college degree and a career.

Like working with people or tending animals?

These interests could lead you to a major in veterinary science, agricultural education, equine management, wildlife biology or forestry and to a career as a vet, extension agent, horse trainer or park ranger.

Like writing for the school newspaper or yearbook?

These interests could lead you to major in journalism, marketing, graphic design, broadcasting or public relations and can lead to a career as a writer, advertising graphic designer, newscaster or public relations representative.

Like building with your hands?

These interests could lead to a major in a construction-related field and a career as an architect, furniture maker, electrician, plumber or a builder. Check out a job-specific test like a mechanical ability or personality profile to help predict your success in a particular job.

Like solving math problems or using computers?

These interests could lead you to major in economics, biology, engineering or chemistry and can lead to a career as an economist, scientist, nuclear engineer or computer software designer.

Like playing in the band, taking photos or drawing?

These interests could lead you to major in art history, film, mass communications, philosophy, drama or foreign language and to a career as an artist, director, journalist, actor or translator.

Like adding up numbers or organizing information?

These interests could lead you to major in mathematics, business, library science, engineering or computer science and to a career as a mathematician, business executive, librarian or mechanical engineer.

Dual credit courses count for both high school and college credit. They can save you time and money in pursuing your education goals, so they're worth checking out.

double dipping

CLEP program

The College-Level Examination Program offers tests for subjects often taken during the first two college years. Many colleges use CLEP scores to award college credit. Some private industries, businesses, and other groups use CLEP scores to satisfy requirements for licensing, advancement and admissions to training programs.

Commonwealth Diploma

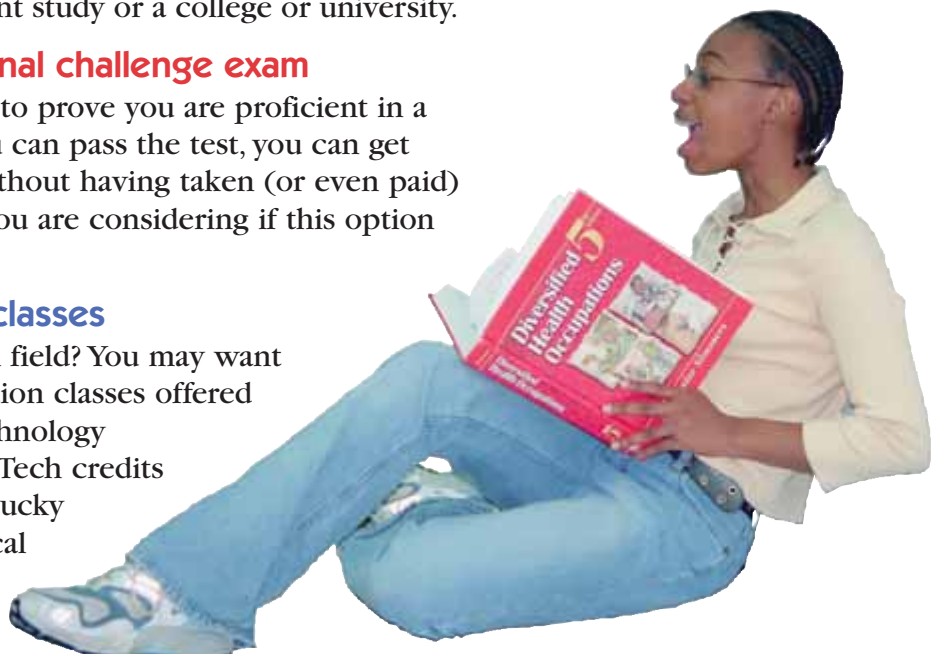
A Commonwealth Diploma is awarded to seniors who complete 22 credit units, meet all minimum requirements of the Precollege Curriculum and get a grade of "C" or better in four Advanced Placement (AP) or International Baccalaureate (IB) courses in English, science and a foreign language, plus another AP/IB course. Students must also complete three AP or IB exams in those subject areas. These courses could also count as dual credit for both high school graduation and college. Check with **both** your high school guidance counselor and the colleges you are interested in attending for more information. AP or IB courses may also be available through the Kentucky Virtual High School, independent study or a college or university.

Institutional challenge exam

You can also take a test to prove you are proficient in a particular subject. If you can pass the test, you can get credit for the course without having taken (or even paid) for it. Ask the colleges you are considering if this option is available.

Tech classes

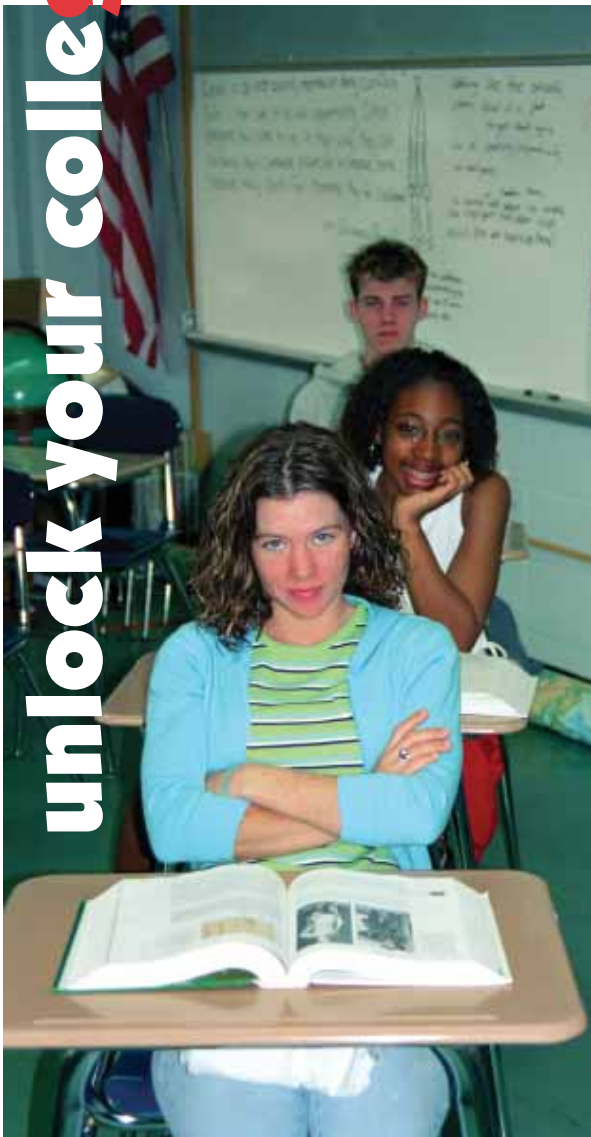
Interested in a technical field? You may want to take technical education classes offered at 52 Kentucky area technology centers. Most Kentucky Tech credits will transfer to the Kentucky Community and Technical College System (KCTCS).



keys to learning

unlock your college future!

You don't have to fill out any forms to earn money for college with a Kentucky Educational Excellence Scholarship (KEES). You qualify if you earn a 2.5 GPA or better at the end of a school year. Scholarships are worth from \$125 up to \$500 each year based on your grades. If you have a composite score of at least a 15 on the ACT or 710 on the SAT, you can earn a bonus award. Bonus awards range from \$36 up to \$500. Scholarships can be used at any participating school in Kentucky or an approved program at a school participating in the Academic Common Market. (See page 14 for more info on the ACM.)



how KEES works:

- Half of your annual KEES award will be sent to your college after classes begin each semester. You must be enrolled full-time in college or technical college for your full award. To keep your scholarship, you must earn a 2.5 GPA your first year in college and a 3.0 cumulative GPA afterwards to maintain a full award (if you earn between 2.5 and 2.99, you keep half). "Cumulative" means all the classes you've taken while in school, not just those in the last semester. That's why it's important to do your best every semester.
- With KEES, there's no application to complete. KHEAA will send award notifications to you after each school year you qualify for an award. Your college will credit your account after you begin attending classes. See your high school counselor for more information if you think there are errors in your award.
- AP and IB courses are weighted for KEES purposes, meaning an A in those classes is worth 25 percent more than other courses.
- Taking both the ACT and the SAT? The highest ACT or converted SAT score you get on a test you take before you graduate will be used to determine your KEES award.

keys to learning



Calculate your awards

After each year of high school, KHEAA will notify you if you have earned a KEES award.

If you received a KEES award for your freshman and sophomore years, enter your final GPA and the award amounts on the line. For this year and your senior year, predict your GPA and highest ACT score, filling in the blank. Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

	Amount
Freshman GPA _____	+ \$ _____
Sophomore GPA _____	+ \$ _____
Junior GPA _____	+ \$ _____
Senior GPA _____	+ \$ _____
Highest ACT Score _____	+ \$ _____

Total Estimated Award = \$ _____

REMEMBER: Since awards are generally renewable for up to four years, if you enroll full-time and maintain eligibility, your total could be applied to your college bills **each year!**

KEES Award Amounts

GPA	BASE AMOUNT	ACT SCORE	BONUS AMOUNT
2.50	\$125	15	\$ 36
2.60	150	16	71
2.70	175	17	107
2.75	187	18	143
2.80	200	19	179
2.90	225	20	214
3.00	250	21	250
3.10	275	22	286
3.20	300	23	321
3.25	312	24	357
3.30	325	25	393
3.40	350	26	428
3.50	375	27	464
3.60	400	28 OR ABOVE	500
3.70	425		
3.75	437		
3.80	450		
3.90	475		
4.00	500		

Amounts may change based on funding.

KHEAA will post KEES awards online at the end of each school year. Enter your Social Security number and birthdate to sign on. If no record is found, you may not be eligible for KEES or your school may not have provided your information to the Kentucky Department of Education; check with your guidance counselor for more information.

For more information:

KHEAA, P.O. Box 798
Frankfort, KY 40602-0798

Call: (800) 928-8926,
extension 7395

Fax: (502) 696-7373

E-mail: kees@kheaa.com

On the Web: www.kheaa.com/keesfaqs.html

sharpen your chances

Sign up to take the PSAT/NMSQT in October at your high school. The PSAT may qualify you for a National Merit Scholarship, National Achievement Scholarship for Outstanding Negro Students and participation in the Governor's Scholars Program. Contact your guidance counselor to register. The College Board makes fee waivers available to schools for juniors from low-income families. Ask your counselor for more details.

Other tests you need to consider taking are the ACT and the SAT.

The ACT is required or accepted at all public universities and colleges and many private colleges and universities in Kentucky. SAT I and II are accepted at most private and public colleges.

Other schools you're interested in may require other tests.

Many students take the ACT, SAT I Reasoning Test and SAT II Subject Test once during their junior year. Ask your counselor about when to take the tests and if there are classes available to help you brush up on test-taking skills. Remember that your KEES bonus award is based on the highest ACT or SAT composite score you get on a test you take before you graduate.

Check application deadlines for your college picks. Two months is typically the time it takes to receive your scores, so plan ahead.

Why test now?



Many juniors begin testing this year.



You've probably taken classes covered on the test already.



You'll have your test scores early for college — and if you need to retest to boost your scores.



All of the above.

ACT:

Divided into four sections — English, math, reading and science reasoning — the ACT is scored up to 36. The ACT is used in college admissions, awarding scholarships, and class placement, including honors programs.

SAT:

The three-hour SAT is divided into math and verbal sections and is scored up to 800 for each section. The SAT is used in college admissions and awarding scholarships. SATII Subject Tests are one-hour exams given in specific subjects such as math, science, English or foreign languages.

ELPT:

The English Language Proficiency Test is a one-hour test of your ability to understand standard American English and to see if you can handle a typical English-speaking classroom. For more information, visit www.college.board.com/sat.html/students/subj001.html.

ASSET:

The ASSET is designed to measure strengths and needs in math, language, reading comprehension and study skills. A series of short placement tests, ASSET takes up to three hours to complete. This test is primarily used at community colleges. For more information, visit www.act.org/asset/index.html.

COMPASS:

The Computerized Adaptive Placement Assessment and Support System (COMPASS) is a series of tests in math, reading, writing skills and English as a second language that pinpoint strengths and weaknesses in particular areas. For more information, visit www.act.org/compass/index.html.

CAPT:

The Career Programs Assessment measures basic language, reading and math skills in hour-long tests. Trade schools primarily use this test. For more information, visit www.act.org/cpat/index.html.

national testing dates

(subject to change)

Entrance/Placement Tests

Test Name	Test Date	Registration Deadline	Late Registration	Registration Fee ¹
ACT	Saturdays: December 11, 2004 February 12, 2005 April 9, 2005 June 11, 2005	November 5, 2004 January 7, 2005 March 4, 2005 May 6, 2005	November 18, 2004 January 21, 2005 March 18, 2005 May 20, 2005	\$26 Late registration fee: Additional \$15
SAT I and SAT II	Saturdays²: December 4, 2004 May 7, 2005 June 4, 2005	October 29, 2004 March 25, 2005 April 29, 2005	November 10, 2004 April 6, 2005 May 11, 2005	Check with your guidance counselor
SAT I, SAT II, and ELPT^{TM3}	November 6, 2004 January 22, 2005	October 1, 2004 December 20, 2004	October 13, 2004 December 29, 2004	
SAT I only	March 12, 2005	February 7, 2005	February 16, 2005	
ASSET	At the school's discretion	Not applicable	Not applicable	Check with admissions office
COMPASS	At the college's discretion	Not applicable	Not applicable	Check with admissions office
CPAt	At the school's discretion	Not applicable	Not applicable	Check with admissions office

Tests for College Credit

Test Name	Test Date	Registration Deadline	Late Registration	Registration Fee ¹
AP	Monday-Friday⁴: May 3–7, 2004 May 10–14, 2004 Different subject each day, a.m. & p.m.	Check with your guidance counselor prior to April 1, 2004	Check with your guidance counselor	\$82 with \$22 fee reduction for low- income students Late registration: Additional fee
CLEP[®]	Exams may be administered any time during the year depending on the institution's policy and schedule	Contact the local test center about registration and scheduling procedures.	Not applicable	Check with the local test center.

¹ Subject to change. See your guidance counselor for information about fee waivers for students from low-income families.

² Sunday administration will occur the day after each Saturday administration.

³ The Language Tests with Listening are offered in November only. ELPT is offered in November and January at some test centers.

⁴ Students wishing to take exams that are scheduled for the same time slot should ask their AP Coordinator to contact AP Services at (609) 771-7300 for information about taking one of the exams on an alternate date.

what to do...

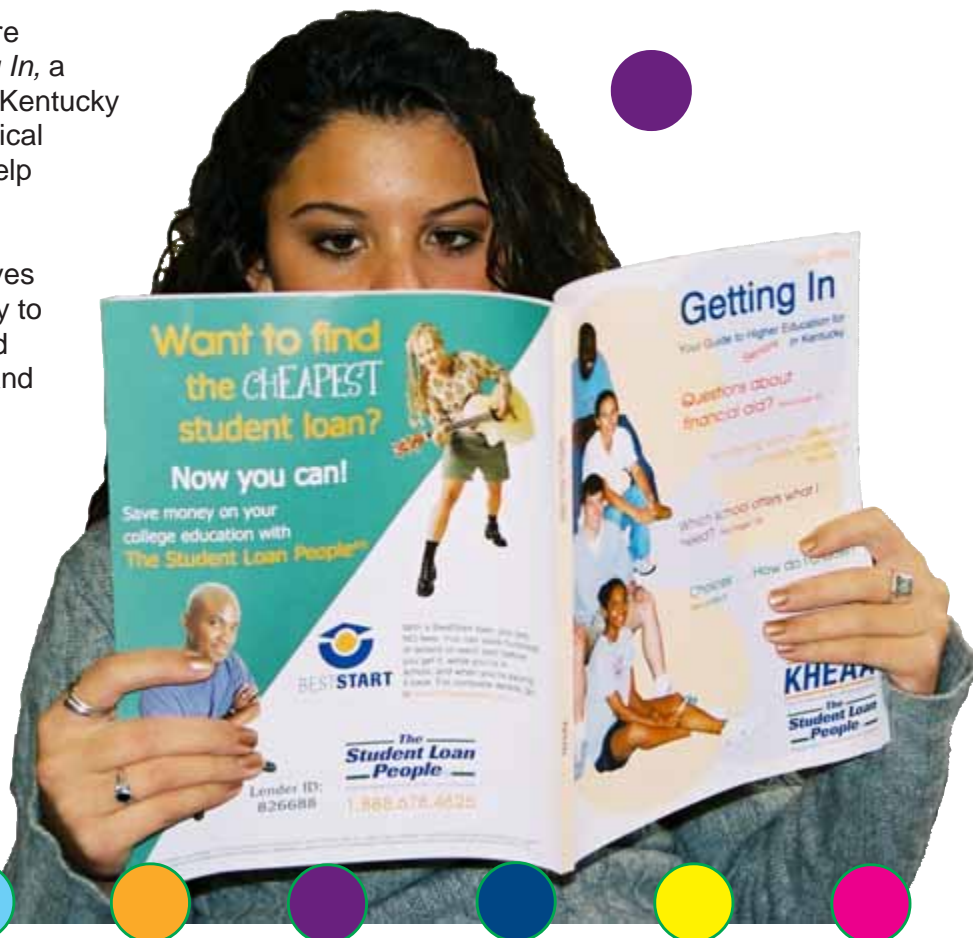
This is the year to stay on course in your pursuit of a college education. Planning your year can break up the many tasks you need to do so you don't become overwhelmed. Be aware of any deadlines — to register for national tests, to apply for the colleges you are interested in and to apply for scholarships. It's up to you!

August

- ▶ Start your year off right: Talk with your guidance counselor about your options and your plans. Be sure to ask about test dates for the PSAT, ACT and SAT. You'll need to register up to six weeks ahead of time. Get schedules and forms for the SAT I, SAT II, ACT and AP exams.
- ▶ Ask for a preview of your academic record and profile. Talk with your guidance counselor on how you can maximize your ability to get accepted at the school of your choice.
- ▶ Develop a list of colleges you are interested in. Check out *Getting In*, a KHEAA publication that lists all Kentucky colleges, universities and technical schools. Use pages 15–23 to help narrow your choices.
- ▶ Sign up for courses with your eyes on the prize: college and money to pay for it! A tougher course load may pay off with scholarships and may get you a better chance to get admitted to the school of your choice.
- ▶ Start investigating private and public sources for financial aid. Take note of scholarship deadlines and plan accordingly.
- ▶ Sign up for activities to boost your college applications.

September

- ▶ Find out about schools you are interested in attending. Treat your school selection process like a research paper: Make a file and gather information about schools, financial aid and campus life to put in it. Go to college fairs and open houses and learn as much as you can from the Internet about schools.
- ▶ Begin planning college visits. Fall, winter and spring break are good times because you can observe a campus when classes are going on. This time next year, you could be there too!



...and when to do it



October

- ▶ Take the PSAT. You'll get the results by Christmas.
- ▶ Sign up for ACT or SAT prep courses.
- ▶ Do your top college picks require essays or recommendations? Now is the time to begin planning your essays and choosing whom you'd like to ask for a recommendation.

November

- ▶ Applications for the Governor's Scholars Program are available in your guidance counselor's office. The program offers high school juniors a taste of college life.
- ▶ Sign up for the ACT and SAT if you haven't already.

December

- ▶ Begin the application process for service academies (West Point, Annapolis, etc.)
- ▶ Decide if you should take AP exams in May. Investigate the CLEP program.

January

- ▶ Meet with your guidance counselor again to develop your senior schedule.
- ▶ Register for the March SAT and/or the April ACT. Double check your college admission deadlines to make sure your scores will be in on time.

February

- ▶ Think about lining up a summer job, internship or co-op.
- ▶ Plan campus visits for spring break.

March/April

- ▶ Get ready for AP exams next month.
- ▶ Write a résumé.

May

- ▶ May 1 is the last day for students to accept or decline Governor's Scholars appointments.



Getting in to college begins with filling out an application for admission. Often, the earlier you apply, the better chance you have of being admitted. Plan ahead and pay attention to deadlines!



Early Decision

When you make a commitment to enroll in a college if you're admitted, it's called **Early Decision**. You must withdraw all of your other college applications and make a nonrefundable deposit by a date well before May 2. Most Early Decision schools have a deadline between November 1 and December 1 and notify applicants by December 15. Contact the school you're interested in for more information. One possible disadvantage to Early Decision is that it may mean you don't have any leverage in negotiating a better financial aid package from the school you choose.

Early Action

When you learn early if you're admitted to a college, it's called **Early Action**. You don't have to commit to the college or make a deposit. Most Early Action colleges have a deadline between November 1 and December 1 and notify applicants by the end of January.

Checklist:

Have your grades sent to the colleges you are interested in. Plus, list your top colleges on the ACT and SAT: your scores will automatically be sent to them.

Get a housing application and send it in quickly for best consideration.

Deposits: Learn how much, when they are due and deadlines for a refund if you decide not to attend.

Does the college have a new student seminar? Sign up!

Can you preregister for classes?

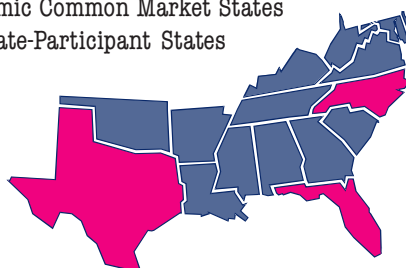


Academic Common Market

You may be able to attend an out-of-state school without paying out-of-state tuition if the academic program you want isn't available at a Kentucky public university. The Council on Postsecondary Education must approve the program, which must be available from a college that participates in the ACM.

About 150 colleges from the following states participate in the ACM at the undergraduate and graduate levels: Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia. Florida, North Carolina and Texas participate at the graduate level.

■ Academic Common Market States
■ Graduate-Participant States





gohigherky.org

Get the best fit
online!

decide

You can now compare Kentucky campuses directly with GoHigherKY.org, a new Web portal that helps students explore the state's colleges, universities and technical schools. GoHigherKY.org lets you pick your preferences in enrollment size, student-to-faculty ratio, costs and other criteria to get the best fit for you.

choose

As a junior, you've already taken classes designed to help you graduate. At GoHigherKY.org, you can enter the courses you've taken and see how your high school academics measure up. Another feature allows you to enter your ACT and SAT I and SAT II scores. You — and only you — can release your official high school transcripts to participating colleges and universities.

apply

You can focus your college wish list to those schools which meet your goals. You can even apply online, tour campuses and search for scholarships you might qualify for — **FREE**. Plus, you only have to enter information once before clicking to automatically fill out applications.

GoHigherKY.org guides you through the entire college preparation experience, from early planning, selection, application and admissions to financial aid. The site will give you an estimate of your financial aid eligibility and will automatically fill in the Free Application for Federal Student Aid (FAFSA) on the Web with your information. Your data is secure and encrypted to ensure confidentiality.



campus visits



You're going to be spending a big chunk of time — not to mention money — at your chosen college. After you've narrowed your list to your top choices, it's time to hit the road to see if you and your college are a good match.

Get a game plan

High school juniors can plan to visit their top picks in the spring, but there's no reason not to pop in whenever you have time. Try to visit more than once if you are really having a hard time deciding. Many early decision deadlines fall soon after you are a senior, so the time to begin is now. Check out each college's website and review its catalog before you visit so you can fine-tune your questions. Be sure to check out the campus newspaper (either online or once you get there) to get a feel for what life may be like for average students.

Make an appointment with each college so you can know the best time to visit, because many colleges offer programs for visiting students. You'll want to see the campus while classes are in session, but try to avoid mid-term or finals weeks. If you can, try to visit a class or talk with a professor in the major you're considering and get a feel for the program and its facilities. Take notes and ask lots of questions, keeping in mind how what you see and experience will translate into a successful college experience for you. Visit the financial aid office and discuss how the school determines eligibility for aid and when it makes decisions on financial aid packages.



Stuff you need to know:

What do I do if I need extra help in a class?
How big are typical freshman/introductory classes?
How much reading and writing is assigned the first year?
Is the food good? (Eat a meal there and ask about meal options and payment plans.)
How do you pick classes?
How much time is there between classes?
If I bring a car, where will I park?
What is the most popular major on campus?
Where are the freshman dorms in relation to the rest of campus?
Try to visit one of them: Does it seem cramped, noisy or studious?



Stuff you'll want to know:

What's access like to computer labs?
Who will teach my classes: full-time faculty or graduate students?
What kind of extracurricular activities are available — athletics, drama, band, clubs, yearbook, debate team, etc.?
How much does it cost to do laundry?
What happens if I get sick and need medical attention?
What's the social scene like, both on and off campus?
What are the most common crimes on campus? How many crimes are there?
If you plan to start work when you finish your academic program, find out how many of the school's graduates get jobs in their chosen fields.
If you plan to earn a degree beyond a bachelor's, find out how successful the school's graduates are at getting in — and completing — graduate school, dental school, law school or medical school.

Stuff you probably don't need to know:

Names of campus buildings

(at least while you're visiting). But you can always get a map and learn it by the time you enroll!

How many books there are in the library

You only need to know this if you plan to read them all. Instead, ask about access: Are they returned regularly so others can use them?





Direct mail: A growing financial aid ploy

The Federal Trade Commission (FTC) receives many complaints about companies that use direct mail and oral sales presentations to tout their ability to find financial aid. Typically, you are asked to confirm “an appointment” at a nearby hotel using the Internet or a toll-free number. If you go, you and your parents will most likely be asked to sign up for the company’s program — which often costs more than a thousand dollars. You’re better off saving that money for college.

Suspect Fraud?

How to report it to the FTC

The FTC works to prevent fraudulent, deceptive and unfair business practices and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on any of 150 consumer topics, call toll free 1-877-FTC-HELP (1-877-382-4357), or use the complaint form at www.ftc.gov.

Most information about scholarships you may qualify for is available for free on the Internet or from your guidance counselor or the financial aid office of the college you plan to attend. Be careful about spending **any** money trying to track down sources of financial aid. Most college-bound students receive a variety of student aid, tailored to their family’s particular financial situation. Don’t let someone scare you into thinking you or your parents can’t get all the aid you may qualify for: that’s best left up to financial aid offices.

Don’t fall prey to a con artist

Companies may charge hundreds of dollars to give you a list of scholarships, match you with a college or help you boost your ACT or SAT scores. That’s money better spent paying for college. With a little detective work, you can find financial aid sources yourself.

Your guidance counselor should have a copy of KHEAA’s publication *Affording Higher Education*, which lists over 3,500 financial aid sources for Kentucky students. After talking with your counselor, contact the financial aid office of each college you’re interested in to discuss its particular financial aid programs.

You should also attend any free financial aid workshops sponsored by your high school, local colleges and universities, or the Kentucky Association of Student Financial Aid Administrators (KASFAA), such as College Goal Sunday. Don’t confuse free events with events sponsored by companies offering services for a fee.

The Internet can also be a valuable resource tool for free scholarship sources, but beware of sites that ask for a credit card number. Some free scholarship search sites are listed at www.kheaa.com/101.schol_html.

Remember: websites aren’t regulated by anyone. A scam artist can set up a great-looking site, rake in money and then shut down.

Common Cons

The FTC cautions students to be especially skeptical about companies and websites that claim:

“The scholarship is guaranteed or your money back.”

Read the fine print. To get a refund, you may have to receive a letter of rejection from **every** source on your list. That may be impossible to do if a scholarship on your list is no longer offered. Some companies have been known to give out sources they know don't exist so you can't get a response. The fine print may state that **all** types of student financial aid are included, so if you get a loan but no scholarships, you can't get your money back.

“You can't get this information anywhere else.”

Nearly all the information can be found by working with your guidance counselor and college financial aid officer, visiting your high school or public library, or doing your own online scholarship search.

“I just need your credit card or bank account number to hold this scholarship.”

Never give these numbers to a person or company you're not sure about. Someone with your credit card number can charge something to your card, and someone with your bank account number can make withdrawals — without your knowledge.



That's why it's called Free

The U.S. Education Department (ED) and the FTC remind students that there is no fee to submit the Free Application for Federal Student Aid (FAFSA). You can get free help with applying for financial aid from ED, high school counselors and college financial aid administrators. ED's materials are available at www.ed.gov/studentaid or by calling 1-800-4-FED-AID (1-800-433-3243; TTY: 1-200-730-8913). The FTC's materials are available at www.ftc.gov/bcp/online/edcams/scholarship/index. Scholarship information is also available on the FTC's Spanish language website, www.ftc.gov/bcp/online/spanish.

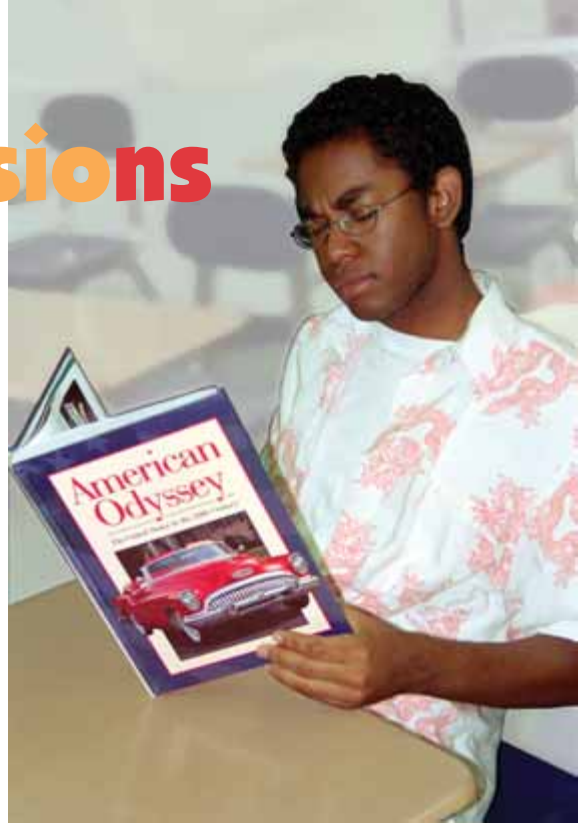
You should
never
spend more
than the
cost of a
first-class
stamp for
financial aid
information.



decisions, decisions

Kentucky has a full range of options when it comes to schools: public universities, private schools, community colleges and trade schools. What's best for you depends on your goals. The following pages can help you develop a list of schools you're interested in.

Don't forget to consider campus life as well as academics in making your decision.

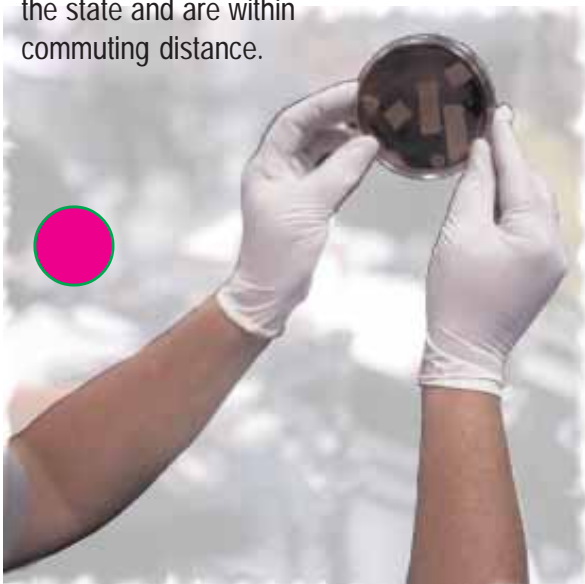


Compare schools

Community Colleges

Community college programs are typically two years long and lead to associate degrees.

Some students take programs that lead directly to a career. Other students spend a year or two at a community college, then transfer to a four-year school to get a bachelor's degree. Courses aren't too different from those at public universities, but community colleges are located across the state and are within commuting distance.



Public Universities

Programs generally are four years and lead to bachelor's degrees. Universities offer more choices for degrees and majors, have bigger libraries for research and can be a good bargain. Some universities also offer two-year programs.

Private Schools

Programs are similar to that of state universities, but at independent colleges and universities, class sizes are usually smaller and you get more personal attention from professors. Many are affiliated with a particular church and offer church-related programs.

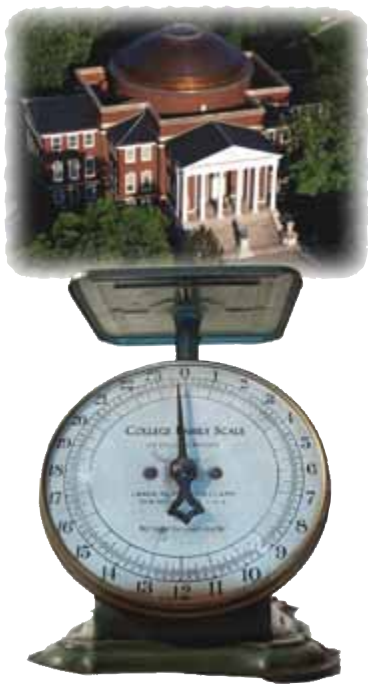
Technical Colleges

Public technical colleges offer certificate, diploma and associate degrees for students who want to learn specific job skills or improve their skills. Programs range from 6 to 24 months and cover a wide variety of occupations. Business and industry often supply the latest technology to technical schools, which can mean good leads for jobs straight after you finish your studies.



Trade Schools

Trade schools are privately owned schools offering specialized training in everything from cosmetology to medical assistance training. Some schools only offer one specialty; others have many. Some trade schools also offer programs leading to associate degrees.



decisions, decisions

It's time to compare the schools you're considering. Gather as much information about each school as you can and list it on the chart on page 22. You need to evaluate each school based on what getting an education there can do for you after graduation. Higher education is a significant investment in your future, so plan wisely. Base your final decision on:

- Your educational and career goals.
- School evaluation chart on page 22.
- Costs.
- Available financial aid.



Degree programs available at Kentucky schools include:

Certificate: A 6- to 15-month program typically in a vocational or technical area to prepare for a job in a specific career.

Diploma: A program lasting up to 2 years in a vocational or technical area to prepare for a job in a specific career.

Associate: Up to a 3-year associate program in applied science (AAS) or applied technology (AAT) in tech majors meant to lead directly to a job. Typically, courses do not transfer to a 4-year degree. Or, up to a 3-year program of associate of arts (AA) or science (AS) in programs that can transfer to 4-year colleges and lead to a bachelor's degree.

Bachelor's: 4 to 5 years, including general education, a major and electives leading to degrees like a Bachelor of Arts (BA) degree in the humanities and arts or a Bachelor of Science (BS) degree in the natural sciences or professional/technical fields.

Master's: A bachelor's degree plus at least 1 year. Most people getting a degree beyond a bachelor's will first get a master's degree. In Kentucky, public school teachers are required to have a master's degree.

Doctorate: Bachelor's degree plus 3 or more years in a program of courses, independent research and a formal presentation or dissertation.

First professional degree: 6 years or more (including 2 years of college) leading to careers in dentistry, law, medicine, osteopathic medicine, pharmacy or theology.





School name:			
Internet address:			
Visit date scheduled:			
General information			
Type of school:			
Accredited by:			
Licensed by:			
My program of study:			
Degrees offered:			
Enrollment:			
Location:			
Admission requirements:			
Student-teacher ratio:			
Up-to-date facilities and technology:			
Success of previous graduates in licensing/job force:			
Job placement/Career office:			
Graduation starting salary in my program:			
Will credits transfer to another school?			
What if school closes or discontinues my program? Call the Better Business Bureau to see if the school has a problem past.			
Costs			
Tuition, plus any fees (if applicable):			
Room and board:			
Books and supplies:			
Personal expenses:			
Transportation:			
Other expenses:			
Total for school year:			
Refund policy?			
Financial Aid			
Types of aid available:			
Is it approved for federal and state financial aid programs?			
Required applications:			
Does the school have a low student loan default rate? Call the U.S. Department of Education at (800) 433-3243 to check. A high default rate may be a warning sign.			
Other factors:			
Pros:			
Cons:			

Four-Year Public Universities**County***

Eastern Kentucky University	Madison
Kentucky State University	Franklin
Morehead State University	Rowan
Murray State University	Calloway
Northern Kentucky University	Campbell
University of Kentucky	Fayette
University of Louisville	Jefferson
Western Kentucky University	Warren

Four-Year Private Nonprofit**Colleges and Universities****County**

Alice Lloyd College	Knott
Asbury College	Jessamine
Bellarmine University	Jefferson
Berea College	Madison
Brescia University	Daviess
Campbellsville University	Taylor
Centre College	Boyle
Cumberland College	Whitley
Embry-Riddle University	Christian, Hardin
Georgetown College	Scott
Indiana Wesleyan University	Jefferson
Kentucky Christian College	Carter
Kentucky Mountain Bible College	Breathitt
Kentucky Wesleyan College	Daviess
Lindsey Wilson College	Adair
McKendree College	Jefferson
Mid-Continent College	Graves
Midway College	Woodford
Northwood University	Jefferson
Pikeville College	Pike
Saint Catharine College	Washington
Spalding University	Jefferson
Thomas More College	Kenton
Transylvania University	Fayette
Union College	Knox

Four-Year Private For-Profit College**County**

Sullivan University	Jefferson
---------------------------	-----------

Two-Year Public Colleges**County**

Ashland Community and Technical College	Boyd
Big Sandy Community and Technical College	
Mayo Technical College	Johnson
Prestonsburg Community College	Floyd
Bowling Green Technical College	Warren

Central Kentucky Technical College	Fayette
Elizabethtown Community and Technical College	Hardin
Gateway Community and Technical College	Kenton
Hazard Community College	Perry
Henderson Community College	Henderson
Hopkinsville Community College	Christian
Jefferson Community College	Jefferson
Jefferson Technical College	Jefferson
Lexington Community College	Fayette
Madisonville Community College	Hopkins
Maysville Community and Technical College	
Maysville Community College	Mason
Rowan Technical College	Rowan
Owensboro Community and Technical College	Daviess
Somerset Community College	Pulaski
Southeast Community College	Harlan
West Kentucky Community and Technical College	McCracken

Two-Year Private For-Profit Colleges**County**

AEC Southern Ohio College	Kenton
Beckfield College	Boone
Daymar College	Daviess
Decker College of Business Technology	Jefferson
Draughtons Junior College	Warren
ITT Technical Institute	Jefferson
Louisville Technical Institute	Jefferson
National College of Business and Technology	Fayette
Paducah Technical College	McCracken
RETS Institute of Technology	Jefferson
Southwestern College of Business	Kenton
Spencerian College	Jefferson

For-Profit Trade Schools**County**

Galen Health Institutes	Jefferson
Elizabethtown Beauty School	Hardin
The Hair Design School (Florence)	Boone
The Hair Design School (Louisville)	Jefferson
The Hair Design School (Radcliff)	Hardin
Kaufman Beauty School	Fayette
Mr. Jim's Beauty College	Daviess
Trend Setters' Academy, Inc.	Jefferson

*County refers to where school has its main Kentucky campus